

ABSTRACT

ANALYSIS OF THE INFLUENCE OF GROSS DOMESTIC PRODUCT, INTEREST RATES ON DEPOSITS, INFLATION, AND GOVERNMENT BONDS TO SAVING DEPOSITS AT COMMERCIAL BANKS IN INDONESIA

By

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This study aims to determine the effect of gross domestic product(PDB), interest rates on deposits (SBD), inflation (INF), and government bonds(OP) to saving deposits (JD) at commercial banks in indonesia period 2002:T1-2014:T4.

The results showed that PDB and SBD positive and significant to the JD, INF negative effect, and significant to JD. Meanwhile,OP negative effect but not significant toJD.

Keywords: Saving Deposits (JD), Gross DomesticProduct(PDB),Interest Rates on Deposits (SBD), Inflation (INF), and Government Bonds(OP), and Error Correction Model (ECM).